

Information to identify the case:

Debtor 1	Thomas G. Holman	Social Security number or ITIN	xxx-xx-2066
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Deborah A. Holman	Social Security number or ITIN	xxx-xx-1472
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-20284-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas G. Holman

Deborah A. Holman

5/22/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Thomas G. Holman
 Deborah A. Holman
 Debtors

Case No. 12-20284-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 44

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db/jdb +Thomas G. Holman, Deborah A. Holman, 298 Ames Road, Bentleyville, PA 15314-1934
 cr +BENEFICIAL CONSUMER DISCOUNT COMPANY, 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +HSBC Finance Corporation, P. O. Box 829009, Dallas, TX 75382-9009
 13294134 +Beneficial Consumer Discount Company, 2929 Walden Avenue, Depew, New York 14043-2602
 13279656 Beneficial/Household Finance, PO Box 1231, Brandon, FL 33509-1231
 13279657 +Bentleyville Boro, Ben Babinad, Tax Collector, 1304 Main Street, Bentleyville, PA 15314-1013
 13279666 +Bentworth School District, Ben Babirad, Tax Collector, 685 Lincoln Avenue, Bentleyville, PA 15314-2057
 13279663 +Bentworth School District, Joseph G. Malisky, Tax Collector, 685 Lincoln Avenue, Bentleyville, PA 15314-2057
 13279672 County of Washington, Francis L. King, 100 West Beau Street, Suite 102, Washington, PA 15301-4432
 13279673 County of Washington, Francis L. King, Tax Collector, 100 West Beau Street, Suite 102, Washington, PA 15301-4432
 13279681 +First National Bank, PO Box 6000, Hermitage, PA 16148-0900
 13279680 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
 13279686 Mon Valley Credit Union, 1932 Main Street, PO Box 189, Allenport, PA 15412-0189
 13279689 +Somerset Township, Joseph G. Malisky, Tax Collector, 685 Lincoln Avenue, Bentleyville, PA 15314-2057
 14306716 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412
 13279690 +Washington County Tax Claim Bureau, 100 West Beau St Ste 205, Washington, PA 15301-4483
 13618662 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2017 01:22:06 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM May 23 2017 01:03:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
 cr +EDI: BASSASSOC.COM May 23 2017 01:03:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 cr +EDI: BASSASSOC.COM May 23 2017 01:03:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13279651 EDI: GMACFS.COM May 23 2017 01:03:00 Ally Financial, P O Box 130424, Roseville, MN 55113-0004
 13298920 +EDI: GMACFS.COM May 23 2017 01:03:00 Ally Financial, c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
 13531371 +EDI: OPHSUBSID.COM May 23 2017 01:05:00 Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13298181 EDI: BANKAMER2.COM May 23 2017 01:04:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
 13279652 EDI: BANKAMER.COM May 23 2017 01:04:00 Bank of America, PO Box 15019, Wilmington, DE 19886-0299
 13279655 +EDI: HFC.COM May 23 2017 01:04:00 Beneficial, PO Box 3425, Buffalo, NY 14240-3425
 13279654 EDI: HFC.COM May 23 2017 01:04:00 Beneficial, PO Box 4153-K, Carol Stream, IL 60197-4153
 13279671 EDI: CITICORP.COM May 23 2017 01:04:00 Citi Cards, PO box 182564, Columbus, OH 43218-2564
 13467745 +EDI: BASSASSOC.COM May 23 2017 01:03:00 Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13279679 EDI: TSYS2.COM May 23 2017 01:04:00 Department Stores National Bank (Macy's), PO Box 183083, Columbus, OH 43218-3083
 13286348 +EDI: TSYS2.COM May 23 2017 01:04:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13279682 +E-mail/Text: bcollier@resortscorporations.com May 23 2017 01:23:13 Great Eastern Resorts, 610 W. Rio Road, PO Box 6006, Charlottesville, VA 22906-6006
 13364025 +EDI: BASSASSOC.COM May 23 2017 01:03:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13279683 EDI: HFC.COM May 23 2017 01:04:00 HSBC Retail Services (Bon-Ton), PO Box 17264, Baltimore, MD 21297-1264
 13279684 +EDI: IRS.COM May 23 2017 01:04:00 Internal Revenue Service, PO Box 2116, Philadelphia, PA 19103-0116
 13279685 EDI: RMSC.COM May 23 2017 01:04:00 JC Penney, PO box 960090, Orlando, FL 32896-0090
 13331015 EDI: RESURGENT.COM May 23 2017 01:04:00 LVNV Funding LLC its successors and assigns as, assignee of OneMain Financial, Inc, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13355587 +EDI: OPHSUBSID.COM May 23 2017 01:05:00 Lindia, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: May 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13346087 +EDI: OPHSUBSID.COM May 23 2017 01:03:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13279687 EDI: AGFINANCE.COM May 23 2017 01:03:00 One Main Financial, P.O. Box 183172,
Columbus, OH 43218-3172
13279688 EDI: AGFINANCE.COM May 23 2017 01:03:00 One Main Financial, 300 Sain Paul Plaza,
Baltimore, MD 21202
13343992 EDI: PRA.COM May 23 2017 01:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Azura I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +Lindia, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13279653* Bank of America, PO Box 15019, Wilmington, DE 19886-0299
13279658* +Bentleyville Boro, Ben Babinad, Tax Collector, 1304 Main Street,
Bentleyville, PA 15314-1013
13279659* +Bentleyville Boro, Ben Babinad, Tax Collector, 1304 Main Street,
Bentleyville, PA 15314-1013
13279660* +Bentleyville Boro, Ben Babinad, Tax Collector, 1304 Main Street,
Bentleyville, PA 15314-1013
13279661* +Bentleyville Boro, Ben Babinad, Tax Collector, 1304 Main Street,
Bentleyville, PA 15314-1013
13279662* +Bentleyville Boro, Ben Babinad, Tax Collector, 1304 Main Street,
Bentleyville, PA 15314-1013
13279667* +Bentworth School District, Ben Babirad, Tax Collector, 685 Lincoln Avenue,
Bentleyville, PA 15314-2057
13279668* +Bentworth School District, Ben Babirad, Tax Collector, 685 Lincoln Avenue,
Bentleyville, PA 15314-2057
13279669* +Bentworth School District, Ben Babirad, Tax Collector, 685 Lincoln Avenue,
Bentleyville, PA 15314-2057
13279670* +Bentworth School District, Ben Babirad, Tax Collector, 685 Lincoln Avenue,
Bentleyville, PA 15314-2057
13279664* +Bentworth School District, Joseph G. Malisky, Tax Collector, 685 Lincoln Avenue,
Bentleyville, PA 15314-2057
13279665* +Bentworth School District, Joseph G. Malisky, Tax Collector, 685 Lincoln Avenue,
Bentleyville, PA 15314-2057
13279676* County of Washington, Francis L. King, Tax Collector, 100 West Beau Street, Suite 102,
Washington, PA 15301-4432
13279674* County of Washington, Francis L. King, 100 West Beau Street, Suite 102,
Washington, PA 15301-4432
13279675* County of Washington, Francis L. King, 100 West Beau Street, Suite 102,
Washington, PA 15301-4432
13279677* County of Washington, Francis L. King, 100 West Beau Street, Suite 102,
Washington, PA 15301-4432
13279678* County of Washington, Francis L. King, 100 West Beau Street, Suite 102,
Washington, PA 15301-4432
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 0, * 19, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2017 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Thomas G. Holman chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com
Christopher M. Frye on behalf of Joint Debtor Deborah A. Holman chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com
Hilary B. Bonial on behalf of Creditor HSBC Finance Corporation notice@bkcyllaw.com
James Warmbrodt on behalf of Creditor SELECT PORTFOLIO SERVICING, INC bkggroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7